



Student/Athletic Accident Program

ARCHDIOCESE of ATLANTA

Coverage Available to Students for School-Sponsored In-School and After-School Activities including Sports

This brochure provides only a brief description of the coverages available. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases. Coverage is provided by Zurich American Insurance Company. **IMPORTANT NOTE:** The plan provides accident insurance only. It does not provide basic hospital, basic medical or major medical for sickness coverage.

Student/ Athletic Accident Insurance

Eligibility: All enrolled Students or registered Non-Student After-School Recreation Program Participants of the Policyholder (The Roman Catholic Archdiocese of Atlanta) are eligible for benefits.

Accident Medical Expense: When a covered injury to an Insured results in treatment by a physician beginning within 90 days after the date of the accident, the Policy will pay benefits as shown in the Schedule of Benefits. Only Covered Accident Medical Service(s) expenses incurred by the Insured within the benefit period are covered. The benefit period begins on the date of the accident. The duration of the benefit period is 104 weeks and it applies to all accidents covered by the policy.

Full Excess: Benefits are payable to the applicable maximum for Covered Accident Medical Service(s) expenses that are not recoverable from another Plan Providing Accident Medical Expense Benefits. If the Insured is not covered by another Plan Providing Accident Medical Expense Benefits, the excess provision shall not apply, and benefits are payable to the limits described in the Policy.

Covered Activities

School Time Accident Coverage: While enrolled as a student with the Policyholder during the hours and on the days when the Policyholder is in session, or during the hours and on the days when the Policyholder is not in session, while participating in a Policyholder sponsored and supervised activity. This includes coverage while traveling directly and uninterrupted to or from the above in a vehicle designated by the Policyholder.

Interscholastic Football and/or Interscholastic Sports Accident Coverage: While participating in a sport and/or activity that is sponsored and supervised by the Policyholder. This includes related practice sessions and on-and off- season physical conditioning. This also includes coverage while traveling directly and uninterruptedly to or from the above in vehicle designated by the Policyholder.

All Registered Non-Student After-School Recreation Program Participants of the Policyholder. All Sports (including Football) Accident Coverage: While participating in a sport and/or activity that is sponsored and supervised by the Policyholder. This includes related practice sessions and on- and off- season physical conditioning. This also includes coverage while traveling directly and uninterruptedly to or from the above in a vehicle designated by the Policyholder.

Accident Medical Expense Insurance

This is a summary of benefits.

Deductible	\$0 Per Covered Accident
Benefit Period	2 Years (104 Weeks)
Accident Excess Medical Expense Benefit*	\$25,000 per Covered Accident
Inpatient Hospital Services*	Usual and Customary, up to accident benefit max
Outpatient Hospital Services*	Usual and Customary, up to accident benefit max
Physician Services*	Usual and Customary, up to accident benefit max
X-Ray, MRI, and Laboratory Services*	Usual and Customary, up to accident benefit max
Dental Services*	Usual and Customary, up to accident benefit max
Accidental Death Benefit	\$15,000
Accidental Dismemberment Benefit	\$30,000
Heart Failure Benefit	\$15,000
Exposure and Disappearance Benefit	\$15,000

*Medical expenses will be paid at Usual and Customary up to the maximum benefit listed above

This is for school use only and only a summary of benefits. Please refer to the actual policy certificate for policy language and benefit details. The Policy will contain reductions, limitations, exclusions, definitions and termination provisions. Claims will be adjudicated based on the actual certificate language not this benefit summary.